

**Amendments to the Claims**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (currently amended) A method for ~~encoding~~ securely transmitting transaction data over a network having at least a public component, the transaction data including account PIN data ~~input by a user~~ and non-PIN data, comprising the steps:  
  
performing a first encryption operation only on the PIN data; and  
  
performing a second encryption operation on at least the non-PIN data, such that the PIN data is cryptographically isolated from the non-PIN data; and  
  
transmitting the cryptographically isolated PIN data and non-PIN data over the network.
2. (currently amended) The method of ~~encoding~~ securely transmitting transaction data of claim 1, wherein: said first encryption operation uses an asymmetrical encryption process; and said second encryption operation uses a symmetrical encryption process.
3. (currently amended) The method of ~~encoding~~ securely transmitting transaction data of claim 2, wherein said symmetrical encryption process uses a secret encryption key and wherein said method includes the further step of performing a third encryption operation on said secret encryption key.

4. (currently amended) The method of ~~encoding~~ securely transmitting transaction data of claim 1, wherein said second encryption process is performed on both the PIN and non-PIN data, such that the encrypted PIN data resides within an encrypted envelope generated by the second encryption operation.

5. (currently amended) The method of ~~encoding~~ securely transmitting transaction data of claim 1, further comprising the steps of:

calculating a digest by applying a one-way mathematical process to the non-PIN data;  
and

appending the digest to the PIN data blocks for future verification of the non-PIN data.

6. (currently amended) A method for decoding encrypted transaction data, the transaction data including account PIN data input by a user as well as non-PIN data, comprising the steps:

receiving the transaction data from a remote location over a network having at least a public component;

performing a first decryption operation to decode the non-PIN data; and

performing a second decryption operation to decode the PIN data, wherein said second decryption operation is different from the first decryption operation.

7. (original) The method of decoding encrypted transaction data of claim 6, wherein: said first decryption operation uses a symmetrical decryption process; and said second decryption operation uses an asymmetrical decryption process.

8. (original) The method of decoding encrypted transaction data of claim 6, further comprising the steps:

calculating a digest by applying a one-way mathematical process to the non-PIN data;  
and

comparing the calculated digest to a received digest formed with the same one-way mathematical process and appended to the PIN data blocks for verifying the non-PIN data.

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15. (currently amended) A method of transporting PIN data input by a user and non-PIN data in a secure electronic transfer, comprising the steps:

encrypting only the PIN data using a first encryption process,  
encrypting at least the non-PIN data using a second encryption process;  
transmitting the encrypted PIN and non-PIN data over a data network to an authentication requestor at a remote location, said authentication requestor having means to decrypt only the non-PIN data;

transmitting the encrypted PIN data over a data network to an authorizing agent for verification;

decrypting and verifying the PIN data by the authorizing agent; and  
transmitting a notification over a data network, from the authorizing agent to the authentication requestor, of a verification status of the PIN data.

16. (original) The method of transporting PIN and non-PIN data of claim 15, wherein said second encryption process is different from the first encryption process;

17. (original) The method of transporting PIN and non-PIN data of claim 16, wherein: said first encryption process is an asymmetrical encryption process; and said second encryption process is a symmetrical encryption process.

18. (original) The method of transporting PIN and non-PIN data of claim 17, wherein the asymmetrical encryption process is performed using a public key provided to an account holder by the authorizing agent and wherein said decrypting performed by the authorizing agent is performed using a private key associated with the public key.

19. (original) The method of transporting PIN and non-PIN data of claim 18, wherein said symmetrical encryption process uses a secret encryption key and wherein said method includes the further step of performing a third encryption operation on said secret encryption key.

20. (original) The method of transporting PIN and non-PIN data of claim 16, further comprising the steps of:

prior to transmitting the encrypted PIN and non-PIN data, calculating a first digest by applying a one-way mathematical process to the non-PIN data and appending the digest to the PIN data blocks; and

after transmitting the encrypted PIN and non-PIN data, calculating a second digest by applying the same one-way mathematical process to the non-PIN data and comparing the first digest and second digest to verify the non-PIN data.

21. (currently amended) A terminal for encoding transaction data including account PIN data input by a user as well as non-PIN data, comprising:

means for performing a first encryption operation only on the PIN data; and

means for performing a second encryption operation on at least the non-PIN data, such that the PIN data is cryptographically isolated from the non-PIN data; and

means for transmitting the cryptographically isolated PIN data and non-PIN data over a data network to a remote location.

22. (original) The terminal for encoding transaction data of claim 21, wherein: said first encryption means uses an asymmetrical encryption process; and said second encryption means uses a symmetrical encryption process.

23. (original) The terminal for encoding transaction data of claim 21, further comprising a card reader for acquiring at least a portion of the transaction data from a payment instrument.

24. (currently amended) A system for decoding encrypted transaction data including account PIN data input by a user as well as non-PIN data, comprising:

means for receiving the encrypted transaction data from a remote location;

means for performing a first decryption operation to decode the non-PIN data; and

means for performing a second decryption operation to decode the PIN data, wherein said second decryption operation is different from the first decryption operation.

25. (original) The system as defined by claim 24, wherein: said first decryption means uses a symmetrical decryption process; and said second decryption means uses an asymmetrical decryption process.

26. (currently amended) A system for encoding and transporting PIN data input by a user and non-PIN data comprising:

first means for encrypting only the PIN data using a first encryption process;

second means for encrypting at least the non-PIN data using a second encryption process;

means for transmitting the encrypted PIN and non-PIN data over a data network to an authentication requestor, said authentication requestor having means to decrypt only the non-PIN data;

means for transmitting the encrypted PIN data over a data network to an authorizing agent for verification;

means for decrypting and verifying the PIN data by the authorizing agent; and

means for notifying the authentication requestor over a data network of a verification status of the PIN data.

27. (original) The system for encoding and transporting PIN and non-PIN data of claim 26, wherein said second encryption process is different from the first encryption process.

28. (original) The system for encoding and transporting PIN and non-PIN data of claim 27, wherein:

said first encryption means employs an asymmetrical encryption process; and

said second encryption means employs a symmetrical encryption process.

29. (original) The system for encoding and transporting PIN and non-PIN data of claim 27, wherein the first encryption means uses a public key provided to an account holder by the authorizing agent and wherein said decrypting means uses a private key associated with the public key.

30. (original) The system for encoding and transporting PIN and non-PIN data of claim 26, further comprising:

means for calculating a first digest by applying a one-way mathematical process to the non-PIN data and appending the digest to the PIN data blocks prior to transmitting the encrypted PIN and non-PIN data; and

means for calculating a second digest by applying the same one-way mathematical process to the non-PIN data and comparing the first digest and second digest after transmitting the encrypted PIN and non-PIN data, to verify the non-PIN data.

31. (original) The system for encoding and transporting PIN and non-PIN data of claim 24, further comprising a card reader for acquiring at least a portion of the PIN and non-PIN data from a payment instrument.

32. (new) The method of securely transmitting transaction data of claim 1, wherein the transmitting step comprises transmitting the cryptographically isolated PIN data and non-PIN data over the network to a remote location having only the capability to decode the second encryption operation.

33. (new) The method of decoding encrypted transaction data of claim 6, further comprising the step of transmitting at least said encrypted PIN data to another remote location prior to the step of performing a second decryption operation.

34. (new) A method for decoding encrypted transaction data, the transaction data including encrypted account PIN data encrypted by a first encryption operation as well as encrypted non-PIN data encrypted with a second, different encryption operation, comprising the steps:

receiving the transaction data from a remote location over a network having at least a public component;

performing a first decryption operation to decode the encrypted non-PIN data; and

transmitting at least said encrypted PIN data to another remote location.

35. (new) The method of decoding encrypted transaction data of claim 34, further comprising the performing a second decryption operation at the other remote location to decode the encrypted PIN data, wherein said second decryption operation is different from the first decryption operation.



36. (new) The method of decoding encrypted transaction data of claim 34, wherein said remote location receiving the transaction data does not have the capability to decode the encrypted PIN data.

37. (new) The method of decoding encrypted transaction data of claim 35, wherein: said first decryption operation uses a symmetrical decryption process; and said second decryption operation uses an asymmetrical decryption process.

38. (new) A method of transporting PIN data input by a user and non-PIN data in a secure electronic transfer over a data network, comprising the steps:

receiving encrypted PIN data encrypted using a first encryption process,

receiving encrypted non-PIN data encrypted using a second encryption process, which is different from the first encryption process;

performing a decryption operation on at least a portion of the encrypted non-PIN data resulting in at least some unencrypted non-PIN data;

transmitting the encrypted PIN data and at least the unencrypted non-PIN data over the data network to an authorizing agent having means to decrypt the encrypted PIN data;

receiving a notification over the data network from the authorizing agent of a verification status of the PIN data.

39. (new) A method of transporting PIN data and non-PIN data in a secure electronic transfer over a data network between a user, an authorization requestor, and an authorizing agent, wherein the user has the capability of encrypting PIN data and non-PIN data using different

encryption operations, the authorization requestor has the capability of decoding only the non-PIN data, and the authorizing agent has the capability of decoding the PIN data, the method comprising the steps:

receiving by the authorizing agent from the authorization requestor encrypted PIN data and at least some unencrypted non-PIN data;

performing a decryption operation on the encrypted PIN data;

verifying the validity of the PIN data based at least in part on the non-PIN data;

transmitting a notification over the data network to the authorization requestor of a verification status of the PIN data.